



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [HOPE BANCORP, INC.](#)

City/State [LOS ANGELES, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [19,084,610](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[LOS ANGELES, CA 90010](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	18,174,980			17,317,074			17,448,187			16,466,695			15,220,293																	
Net income (\$000)	166,575			152,949			204,571			111,516			171,039																	
Number of BHCs in peer group	132			132			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	3.15	2.79	78	2.93	2.65	70	2.95	2.60	75	2.85	2.77	48	3.07	3.01	46															
+ Non-interest income	0.30	0.94	11	0.22	1.09	3	0.23	1.04	5	0.24	1.21	3	0.32	1.32	7															
- Overhead expense	1.76	2.18	19	1.66	2.21	17	1.66	2.17	16	1.69	2.57	13	1.86	2.69	15															
- Provision for credit losses	0.01	0.10	18	-0.10	-0.12	45	-0.07	-0.09	49	0.58	0.51	60	0.05	0.15	22															
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0.05	0.02	74	0	0.01	55															
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42															
= Pretax net operating income (tax equivalent)	1.66	1.46	72	1.58	1.76	40	1.58	1.66	48	0.87	1.04	33	1.49	1.56	41															
Net operating income	1.22	1.10	68	1.18	1.34	39	1.17	1.26	45	0.68	0.81	32	1.12	1.19	38															
Net income	1.22	1.10	68	1.18	1.34	39	1.17	1.26	45	0.68	0.82	31	1.12	1.19	38															
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.80	3.36	77	3.41	3.12	69	3.43	3.06	73	3.84	3.55	68	4.78	4.41	76															
Interest expense	0.49	0.35	76	0.34	0.26	72	0.32	0.25	70	0.84	0.52	84	1.52	1.08	80															
Net interest income (tax equivalent)	3.31	3.01	71	3.07	2.85	63	3.10	2.80	68	3	3.01	44	3.26	3.33	41															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	-0.17	0.09	0	0.56	0.12	94	0.40	0.11	93	0.07	0.27	23	0.04	0.21	18															
Earnings coverage of net loan and lease losses (X)	-12.23	36.38	18	3.39	26.30	16	4.87	39.72	15	27.58	22.91	70	53.44	24.40	85															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.04	1.17	37	1.02	1.32	25	1.01	1.23	29	1.52	1.58	52	0.77	0.83	45															
Allowance for loan and lease losses / Total loans and leases	1.03	1.15	39	1.01	1.30	26	1	1.20	32	1.52	1.55	54	0.76	0.81	47															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.39	69	0.66	0.58	66	0.55	0.49	67	0.97	0.71	76	0.86	0.57	80															
30-89 days past due loans and leases / Total loans and leases	0.12	0.33	29	0.15	0.29	31	0.29	0.32	57	0.21	0.39	29	0.12	0.43	14															
Liquidity and Funding																														
Net noncore funding dependence	21.77	5.89	89	8.74	-3.31	84	13.27	-2.33	87	18	3.20	85	24.21	14.45	79															
Net short-term noncore funding dependence	21.75	0.87	95	7.95	-9.17	92	13.10	-7.71	96	17.16	-4.76	94	21.53	3.38	92															
Net loans and leases / Total assets	80.55	63.09	91	75.63	58.81	87	77.76	58.67	89	78.18	61.58	91	78.10	63.77	89															
Capitalization																														
Tier 1 leverage ratio	10.25	9.22	78	9.98	9.07	76	10.11	8.98	76	10.22	9.13	82	11.22	9.76	80															
Holding company equity capital / Total assets	10.35	9.68	58	11.65	10.79	66	11.70	10.71	64	12.01	11.16	62	12.99	12.43	58															
Total equity capital (including minority interest) / Total assets	10.35	9.81	57	11.65	10.91	63	11.70	10.82	63	12.01	11.29	60	12.99	12.57	57															
Common equity tier 1 capital / Total risk-weighted assets	10.32	11.79	31	11.01	12.64	24	11.03	12.42	27	10.94	12.38	31	11.76	12.17	47															
Net loans and leases / Equity capital (X)	7.78	6.64	71	6.49	5.47	72	6.65	5.53	72	6.51	5.58	72	6.01	5.21	70															
Cash dividends / Net income	30.26	31.93	42	33.89	27.22	63	33.57	28.27	62	62.04	42.30	79	41.47	33.12	66															
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02																
Growth Rates																														
Assets	7.22	6.04	65	6.37	9.51	39	4.57	10.50	25	9.19	16.68	28	2.35	9.26	24															
Equity capital	-4.76	-3.83	54	1.66	7.52	20	1.91	7.46	27	0.87	6.99	21	6.98	10.49	48															
Net loans and leases	14.20	14.48	59	3.95	-0.66	77	4.02	3.36	59	9.30	9.07	63	1.71	9.10	20															
Noncore funding	93.04	36.20	82	-33.48	-21.64	32	-19.60	-14.79	38	-19.41	-12.18	42	-3.51	6.59	35															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	10.98	11.91	56	10.41	10.65	60	10.33	10.95	57	9.96	13.56	54	9.80	13.04	60															
Equity investment in subsidiaries / Equity capital	113.05	104.01	84	114.08	103.15	91	114.05	103.22	89	113.90	102.81	91	112.87	103.22	89															
Cash from ops + noncash items + op expense / Op expense + dividends	184.01	118.32	76	181.01	155.61	68	161.06	154.48	61	119.82	147.24	43	143.45	190.27	36															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	452,484	394,017	527,725	554,369	626,909	14.84	16.40
Income from lease financing receivables.....	303	350	465	616	804	-13.43	
Fully taxable income on loans and leases.....	452,106	393,678	527,271	554,047	626,762	14.84	16.70
Tax-exempt income on loans and leases.....	681	689	919	938	951	-1.16	-48.41
Estimated tax benefit on income on loans and leases.....	156	162	218	199	168	-3.37	-57.96
Income on loans and leases (tax equivalent).....	452,943	394,529	528,408	555,184	627,881	14.81	16.41
Investment interest income (tax equivalent).....	38,038	25,305	36,134	39,765	46,631	50.32	41.68
Interest on balances due from depository institutions.....	352	1,001	1,302	3,298	8,659	-64.84	-85.44
Interest income on other earning assets.....	1,405	1,132	2,112	1,728	2,165	24.12	1.66
Total interest income (tax equivalent).....	492,738	421,967	567,956	599,975	685,336	16.77	17.39
Interest on time deposits of \$250K or more	5,805	5,966	7,207	27,727	43,307	-2.70	2.13
Interest on time deposits < \$250K.....	11,711	9,725	11,845	47,923	88,874	20.42	-50.85
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	34,047	17,415	22,959	34,719	57,978	95.50	44.93
Interest on other borrowings and trading liabilities.....	9,151	5,542	7,400	12,370	18,768	65.12	-16.27
Interest on subordinated debt and mandatory convertible securities	3,263	3,263	4,350	8,642	9,264	0.00	
Total interest expense.....	63,977	41,911	53,761	131,381	218,191	52.65	0.07
Net interest income (tax equivalent).....	428,761	380,056	514,195	468,594	467,145	12.82	20.50
Non-interest income.....	40,855	28,012	39,700	39,494	48,327	45.85	-18.57
Adjusted operating income (tax equivalent)	469,616	408,068	553,895	508,088	515,472	15.08	15.67
Overhead expense.....	239,477	216,152	289,686	278,213	282,889	10.79	23.58
Provision for credit losses.....	1,530	-13,595	-12,395	95,000	7,300		-88.88
Securities gains (losses)	0	0	0	7,531	282		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	226,691	204,977	275,815	142,894	226,853	10.59	14.23
Applicable income taxes	59,561	51,644	70,700	30,776	55,310	15.33	-21.79
Tax equivalent adjustments	555	384	544	602	504	44.53	-32.73
Applicable income taxes (tax equivalent).....	60,116	52,028	71,244	31,378	55,814	15.55	-21.91
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	166,575	152,949	204,571	111,516	171,039	8.91	37.14
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	166,575	152,949	204,571	111,516	171,039	8.91	37.14
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	166,575	152,949	204,571	111,516	171,039	8.91	37.14
Investment securities income (tax equivalent).....	38,038	25,305	36,134	39,765	46,631	50.32	41.68
US Treasury and agency securities (excluding mortgage-backed securities)	72	0	0	0	0		16.13
Mortgage-backed securities	31,817	22,951	32,417	36,956	43,715	38.63	30.52
All other securities	6,149	2,354	3,717	2,809	2,916	161.17	155.41
Cash dividends declared.....	50,398	51,838	68,666	69,182	70,931	-2.78	0.71
Common	50,398	51,838	68,666	69,182	70,931	-2.78	0.71
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Average Assets																
Interest income (tax equivalent)	3.61	3.12	85	3.25	2.90	75	3.26	2.85	79	3.64	3.27	73	4.50	4	83	
Less: Interest expense	0.47	0.33	77	0.32	0.24	72	0.31	0.23	72	0.80	0.48	83	1.43	0.98	80	
Equals: Net interest income (tax equivalent)	3.15	2.79	78	2.93	2.65	70	2.95	2.60	75	2.85	2.77	48	3.07	3.01	46	
Plus: Non-interest income	0.30	0.94	11	0.22	1.09	3	0.23	1.04	5	0.24	1.21	3	0.32	1.32	7	
Equals: adjusted operating income (tax equivalent)	3.45	3.77	30	3.14	3.80	18	3.17	3.70	23	3.09	4.04	9	3.39	4.41	11	
Less: Overhead expense	1.76	2.18	19	1.66	2.21	17	1.66	2.17	16	1.69	2.57	13	1.86	2.69	15	
Less: Provision for credit losses	0.01	0.10	18	-0.10	-0.12	45	-0.07	-0.09	49	0.58	0.51	60	0.05	0.15	22	
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49	
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	23	0.05	0.02	75	0	0.01	55	
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42	
Equals: Pretax net operating income (tax equivalent)	1.66	1.46	72	1.58	1.76	40	1.58	1.66	48	0.87	1.04	33	1.49	1.56	41	
Less: Applicable income taxes (tax equivalent)	0.44	0.34	80	0.40	0.41	55	0.41	0.38	65	0.19	0.23	37	0.37	0.36	48	
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36	
Equals: Net operating income	1.22	1.10	68	1.18	1.34	39	1.17	1.26	45	0.68	0.81	32	1.12	1.19	38	
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50	
Equals: Net income	1.22	1.10	68	1.18	1.34	39	1.17	1.26	45	0.68	0.82	31	1.12	1.19	38	
Memo: Net income (last four quarters)	1.21	1.10	70	1.05	1.30	25	1.17	1.26	45	0.68	0.82	31	1.12	1.19	37	
Net income—BHC and noncontrolling (minority) interest	1.22	1.11	68	1.18	1.35	39	1.17	1.27	44	0.68	0.83	31	1.12	1.20	38	
Margin Analysis																
Average earning assets / Average assets	95.08	92.93	78	95.17	93.09	75	94.98	93.08	74	94.79	92.32	79	94.26	91.05	82	
Average interest-bearing funds / Average assets	57.17	60.58	40	56.10	61.98	25	55.90	61.99	25	63.41	64.06	48	67.60	65.57	62	
Interest income (tax equivalent) / Average earning assets	3.80	3.36	77	3.41	3.12	69	3.43	3.06	73	3.84	3.55	68	4.78	4.41	76	
Interest expense / Average earning assets	0.49	0.35	76	0.34	0.26	72	0.32	0.25	70	0.84	0.52	84	1.52	1.08	80	
Net interest income (tax equivalent) / Average earning assets	3.31	3.01	71	3.07	2.85	63	3.10	2.80	68	3	3.01	44	3.26	3.33	41	
Yield or Cost																
Total loans and leases (tax equivalent)	4.20	4.24	54	3.95	4.07	46	3.96	4.01	48	4.37	4.27	62	5.23	5.09	65	
Interest-bearing bank balances	0.38	0.79	7	0.28	0.13	96	0.30	0.14	97	0.47	0.27	88	1.90	2.04	41	
Federal funds sold and reverse repos		1.05		0.28	0.25	66	0.28	0.25	67		0.68		3.85	2.44	85	
Trading assets		0.57			0.45			0.45			0.60			0.99		
Total earning assets	3.80	3.33	78	3.41	3.09	71	3.42	3.04	74	3.84	3.51	70	4.77	4.36	76	
Investment securities (tax equivalent)	1.91	1.96	51	1.50	1.77	33	1.55	1.77	35	2.12	2.25	36	2.55	2.76	34	
US Treasury and agency securities (excluding mortgage-backed securities)	2.41	1.38	92		1.23			1.14			1.75			2.32		
Mortgage-backed securities	1.85	1.87	50	1.40	1.55	34	1.45	1.57	39	2	2.05	40	2.57	2.61	49	
All other securities	2.63	2.89	43	1.60	2.85	12	1.71	2.81	15	3.16	3.24	54	3.80	4.06	51	
Interest-bearing deposits	0.73	0.35	88	0.48	0.22	90	0.46	0.21	90	1.14	0.53	93	2.09	1.10	95	
Time deposits of \$250K or more	0.61	0.61	56	0.48	0.70	23	0.44	0.66	25	1.49	1.42	54	2.37	1.96	85	
Time deposits < \$250K	0.90	0.58	81	0.71	0.67	60	0.68	0.62	61	1.64	1.36	72	2.30	1.82	80	
Other domestic deposits	0.71	0.31	90	0.41	0.16	93	0.40	0.15	92	0.71	0.36	89	1.63	0.93	89	
Foreign deposits		0.52			0.12			0.14			0.42			1.19		
Federal funds purchased and repos		0.88			0.18			160	0.17	99	0	0.62	1	0	1.86	2
Other borrowed funds and trading liabilities	1.43	1.55	40	1.24	1.29	48	1.23	1.27	47	1.57	1.50	53	1.61	2.38	13	
All interest-bearing funds	0.82	0.54	80	0.58	0.38	84	0.55	0.37	82	1.26	0.74	89	2.12	1.49	83	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	40,855	28,012	39,700	39,494	48,327
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	9,033	7,637	10,357	15,632	21,982
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	1,338	811	994	533	535
Insurance activities revenue.....	2	2	2	1	3
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	2,660	2,620	3,367	2,809	2,316
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	14,025	6,002	9,453	3,577	3,892
Other non-interest income.....	13,797	10,940	15,527	16,942	19,599
Total overhead expenses	239,477	216,152	289,686	278,213	282,889
Personnel expense.....	154,899	132,232	177,206	163,978	161,718
Net occupancy expense.....	33,060	32,667	43,884	45,170	42,398
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	1,458	1,528	2,037	2,125	2,228
Other operating expenses.....	50,060	49,725	66,559	66,940	76,545
Fee income on mutual funds and annuities.....	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,550	1,461	1,486	1,431	1,456
Average personnel expense per employee.....	99.93	90.51	119.25	114.59	111.07
Average assets per employee.....	11,725.79	11,852.89	11,741.71	11,507.12	10,453.50

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.43	11	0	2.14	11	0	2.17	11	0	2.02	10	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	51.05	58.02	18	53.02	58.85	24	52.35	59.28	22	54.82	62.28	21	54.93	61.29	20
Percent of Average Assets															
Total overhead expense	1.76	2.18	19	1.66	2.21	17	1.66	2.17	16	1.69	2.57	13	1.86	2.69	15
Personnel expense.....	1.14	1.20	45	1.02	1.23	24	1.02	1.21	26	1	1.30	21	1.06	1.41	18
Net occupancy expense.....	0.24	0.22	58	0.25	0.24	58	0.25	0.23	64	0.27	0.26	60	0.28	0.28	53
Other operating expenses.....	0.38	0.73	5	0.39	0.72	6	0.39	0.72	6	0.42	0.94	5	0.52	0.97	7
Overhead less non-interest income	1.46	1.22	67	1.45	1.08	80	1.43	1.10	78	1.45	1.25	70	1.54	1.32	61
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	50.99	57.55	19	52.97	58.34	26	52.30	58.83	24	54.76	61.82	23	54.88	60.64	24
Personnel expense.....	32.98	31.86	52	32.40	32.89	40	31.99	32.93	37	32.27	32.36	44	31.37	32.39	42
Net occupancy expense.....	7.04	5.98	68	8.01	6.26	78	7.92	6.23	77	8.89	6.58	83	8.23	6.52	80
Other operating expenses.....	10.97	19.14	3	12.56	18.68	8	12.38	19.18	6	13.59	22.28	6	15.28	21.20	14
Total non-interest income	8.70	24.10	9	6.86	28.20	3	7.17	27.67	4	7.77	28.83	6	9.38	29.23	8
Fiduciary activities income	0	2.13	13	0	2.27	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	1.92	3.30	27	1.87	3.25	28	1.87	3.27	30	3.08	3.27	46	4.26	3.88	53
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions.....	0.28	2.15	24	0.20	2.46	20	0.18	2.58	19	0.10	2.46	16	0.10	3.54	12
Insurance activities revenue.....	0	0.36	24	0	0.38	24	0	0.36	24	0	0.41	23	0	0.47	22
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.57	1.23	62	0.64	0.56	69	0.61	0.60	69	0.55	0.01	84	0.45	0.28	75
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	2.99	1.19	84	1.47	3.64	38	1.71	3.30	41	0.70	3.92	31	0.76	1.86	36
Other non-interest income.....	2.94	8.80	12	2.68	9.39	5	2.80	9.27	6	3.33	9.65	8	3.80	10.04	11
Overhead less non-interest income	42.29	32.79	80	46.11	29.67	93	45.13	30.52	91	46.98	31.93	85	45.50	31.06	90
Applicable income taxes / Pretax net operating income (tax equivalent).....	26.27	21.50	87	25.20	21.49	87	25.63	21.18	89	21.54	18.63	66	24.38	20.56	81
Applicable income tax + TE / Pretax net operating income + TE	26.52	23.57	81	25.38	23.11	78	25.83	22.67	86	21.96	21.18	48	24.60	23.23	69

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	10,347,221	9,587,452	9,727,271	9,292,625	9,553,580	7.92	16.40	
Commercial and industrial loans	4,626,973	3,266,498	3,554,141	3,162,256	2,291,868	41.65	171.36	
Loans to individuals	30,394	34,503	34,366	42,595	38,848	-11.91	-23.10	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	528,589	709,354	736,014	1,083,480	445,981	-25.48	52.29	
Less: Unearned income	0	0	0	0	0			-100.00
Loans and leases, net of unearned income	15,533,177	13,597,807	14,051,792	13,580,956	12,330,277	14.23	41.48	
Less: Allowance for loan and lease losses	160,560	136,774	140,550	206,741	94,144	17.39	91.98	
Net loans and leases	15,372,617	13,461,033	13,911,242	13,374,215	12,236,133	14.20	41.09	
Debt securities that reprice or mature in over 1 year	2,101,068	2,490,881	2,465,203	2,143,760	1,626,991	-15.65	15.21	
Mutual funds and equity securities	4,294	27,077	26,823	27,612	22,123	-84.14	-80.57	
Subtotal	17,477,979	15,978,991	16,403,268	15,545,587	13,885,247	9.38	37.17	
Interest-bearing bank balances	115,270	538,546	227,801	296,302	564,711	-78.60	-58.34	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	163,465	178,608	201,071	141,851	88,995	-8.48	625.64	
Trading assets	0	0	0	0	0			
Total earning assets	17,756,714	16,696,145	16,832,140	15,983,740	14,538,953	6.35	36.16	
Non-interest-bearing cash and due from depository institutions	229,978	160,364	147,820	146,931	194,039	43.41	44.09	
Premises, fixed assets, and leases	91,528	88,491	90,313	88,102	104,405	3.43	73.05	
Other real estate owned	1,480	15,213	2,597	20,121	24,091	-90.27	-91.40	
Investment in unconsolidated subsidiaries	28,243	27,986	28,047	27,820	22,498	0.92	623.99	
Intangible and other assets	976,667	811,145	788,451	840,262	783,743	20.41	11.50	
Total assets	19,084,610	17,799,344	17,889,368	17,106,976	15,667,729	7.22	34.87	
Quarterly average assets	18,636,434	17,719,455	17,841,524	16,781,558	15,207,341	5.17	35.54	
Average loans and leases (YTD)	14,374,916	13,308,746	13,343,312	12,697,484	11,999,339	8.01	36.32	
Memoranda								
Loans held-for-sale	41,989	179,117	99,049	17,743	54,270	-76.56	267.52	
Loans not held-for-sale	15,491,188	13,418,690	13,952,743	13,563,213	12,276,007	15.44	41.24	
Real estate loans secured by 1–4 family	904,810	689,006	688,015	660,973	953,895	31.32	69.38	
Commercial real estate loans	9,440,922	8,896,921	9,037,740	8,630,106	8,598,127	6.11	13.00	
Construction and land development	219,429	255,345	228,576	309,100	312,246	-14.07	-30.95	
Multifamily	1,114,400	588,369	672,723	404,016	370,671	89.40	207.68	
Nonfarm nonresidential	8,107,093	8,053,207	8,136,441	7,916,990	7,915,210	0.67	5.63	
Real estate loans secured by farmland	1,489	1,525	1,516	1,546	1,558	-2.36	533.62	
Total investment securities	2,268,827	2,696,566	2,693,097	2,313,223	1,738,109	-15.86	21.44	
U.S. Treasury securities	3,889	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	3,875	0	0	0	0			-22.48
Municipal securities	162,434	102,064	105,284	89,268	70,111	59.15	67.37	
Mortgage-backed securities	1,923,300	2,426,244	2,385,055	2,190,209	1,641,675	-20.73	10.56	
Asset-backed securities	152,320	118,603	153,451	0	0			
Other debt securities	18,715	22,578	22,484	6,134	4,200	-17.11	309.07	
Mutual funds and equity securities	4,294	27,077	26,823	27,612	22,123	-84.14	-80.57	
Available-for-sale securities	1,993,348	2,669,489	2,666,274	2,285,611	1,715,986	-25.33	6.69	
U.S. Treasury securities	3,889	0	0	0	0			
US agency securities (excluding mortgage-backed securities)	3,875	0	0	0	0			-22.48
Municipal securities	162,434	102,064	105,284	89,268	70,111	59.15	67.37	
Mortgage-backed securities	1,660,532	2,426,244	2,385,055	2,190,209	1,641,675	-31.56	-4.54	
Asset-backed securities	143,903	118,603	153,451	0	0			
Other debt securities	18,715	22,578	22,484	6,134	4,200	-17.11	309.07	
Mutual funds and equity securities	0	0	0	0	0			-100.00
Held-to-maturity securities appreciation (depreciation)	-12,508							
Available-for-sale securities appreciation (depreciation)	-328,347	3,127	-19,373	46,177	12,146			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	369,474	393,660	362,175	376,073	340,853	-6.14	5.79	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	5,592,988	6,008,477	5,752,323	4,814,443	3,108,242	-6.92	83.37	
NOW, ATS and transaction accounts	2,063,174	2,161,195	2,595,461	1,653,009	1,132,582	-4.54	563.72	
Time deposits less brokered deposits < \$250K	851,000	1,100,464	634,439	1,138,971	1,955,681	-22.67	-58.44	
MMDA and other savings accounts	3,985,066	3,877,688	3,753,174	3,737,203	2,995,063	2.77	13.10	
Other non-interest-bearing deposits	0	0	0	0	0	0		
Core deposits	12,492,228	13,147,824	12,735,397	11,343,626	9,191,568	-4.99	39.86	
Time deposits of \$250K or more	1,451,467	1,540,297	1,494,657	1,854,961	1,856,715	-5.77	15.83	
Foreign deposits	0	0	0	0	0			
Federal funds purchased and repos	0	0	0	0	0			
Secured federal funds purchased	0	0	0	0	0			
Commercial paper	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	1,072,000	100,000	300,000	150,000	347,807	972.00	123.33	
Other borrowings w/remaining maturity over 1 year	0	100,000	0	100,000	337,699	-100.00	-100.00	
Brokered deposits < \$250K	1,560,555	375,304	810,856	1,135,534	1,478,637	315.81	93.05	
Noncore funding	4,084,022	2,115,601	2,605,513	3,240,495	4,020,858	93.04	32.62	
Trading liabilities	0	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	323,171	321,031	321,563	308,743	302,493	0.67	221.28	
Other liabilities	209,465	140,490	133,911	160,366	116,799	49.10	102.12	
Total liabilities	17,108,886	15,724,946	15,796,384	15,053,230	13,631,718	8.80	40.06	
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0			
Common stock	137	136	136	136	136	0.74	1.48	
Common surplus	1,428,051	1,420,151	1,421,698	1,434,917	1,428,066	0.56	1.74	
Retained earnings	1,048,738	897,766	932,562	785,940	762,480	16.82	93.88	
Accumulated other comprehensive income	-236,535	3,543	-11,412	32,753	9,149			
Other equity capital components	-264,667	-247,198	-250,000	-200,000	-163,820			
Total holding company equity capital	1,975,724	2,074,398	2,092,984	2,053,746	2,036,011	-4.76	2.13	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0			
Total equity capital, including minority interest	1,975,724	2,074,398	2,092,984	2,053,746	2,036,011	-4.76	2.13	
Total liabilities and capital	19,084,610	17,799,344	17,889,368	17,106,976	15,667,729	7.22	34.87	
Memoranda								
Non-interest-bearing deposits	5,592,988	6,008,477	5,752,323	4,814,443	3,108,242	-6.92	83.37	
Interest-bearing deposits	9,911,262	9,054,948	9,288,587	9,519,678	9,418,678	9.46	24.77	
Total deposits	15,504,250	15,063,425	15,040,910	14,334,121	12,526,920	2.93	41.03	
Long-term debt that reprices within 1 year	0	0	0	0	0			
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	2,092,984	2,053,746	2,053,746	2,036,011	1,903,211			
Accounting restatements	0	-7,551	-7,545	-18,873	0			
Net income	166,575	152,949	204,571	111,516	171,039			
Net sale of new perpetual preferred stock	0	0	0	0	0			
Net sale of new common stock	6,353	3,500	5,042	6,850	4,659			
Sale of treasury stock	0	0	0	0	0			
Less: Purchase of treasury stock	14,667	47,198	50,000	36,180	13,820			
Changes incident to business combinations	0	0	0	0	0			
Less: Dividends declared	50,398	51,838	68,666	69,182	70,931			
Change in other comprehensive income	-225,123	-29,210	-44,164	23,604	41,853			
Changes in debit to ESOP liability	0	0	0	0	0			
Other adjustments to equity capital	0	0	0	0	0			
Holding company equity capital, ending balance	1,975,724	2,074,398	2,092,984	2,053,746	2,036,011			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	54.22	39.88	77	53.86	36.06	84	54.37	36.25	85	54.32	36.22	84	60.98	37.78	91
Commercial and industrial loans	24.24	11.23	93	18.35	11.11	83	19.87	10.76	87	18.49	13.52	75	14.63	12.02	64
Loans to individuals	0.16	3.58	17	0.19	3.60	15	0.19	3.36	16	0.25	3.40	19	0.25	4.20	15
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases.....	2.77	4.52	42	3.99	4.26	58	4.11	4.47	56	6.33	4.63	66	2.85	5.01	39
Net loans and leases.....	80.55	63.09	91	75.63	58.81	87	77.76	58.67	89	78.18	61.58	91	78.10	63.77	89
Debt securities over 1 year.....	11.01	18.76	20	13.99	18.32	33	13.78	19.46	32	12.53	15.55	34	10.38	14.60	23
Mutual funds and equity securities	0.02	0.05	50	0.15	0.05	83	0.15	0.06	83	0.16	0.05	82	0.14	0.06	80
Subtotal	91.58	83.05	93	89.77	78.17	93	91.69	79.22	96	90.87	78.16	96	88.62	79.65	86
Interest-bearing bank balances	0.60	3.61	12	3.03	9.37	17	1.27	8.50	7	1.73	7.51	13	3.60	3.06	66
Federal funds sold and reverse repos.....	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.86	1.71	39	1	1.51	50	1.12	1.56	53	0.83	1.68	36	0.57	1.91	30
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	93.04	90.76	75	93.80	91.57	77	94.09	91.77	75	93.43	91.05	76	92.80	89.53	81
Non-interest cash and due from depository institutions.....	1.21	0.98	71	0.90	0.99	42	0.83	0.82	51	0.86	1.07	34	1.24	1.14	56
Other real estate owned.....	0.01	0.01	62	0.09	0.01	93	0.01	0.01	71	0.12	0.02	95	0.15	0.03	94
All other assets.....	5.75	8.19	23	5.30	7.39	24	5.08	7.35	24	5.71	7.82	26	5.97	9.27	15
Memoranda															
Short-term investments	1.46	6.75	14	4.03	12.31	12	2.40	11.47	6	2.56	11.17	9	4.17	7.63	46
U.S. Treasury securities.....	0.02	1.98	21	0	1.18	12	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.02	0.81	25	0	0.75	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0.85	1.69	49	0.57	1.70	45	0.59	1.73	45	0.52	1.69	40	0.45	1.34	38
Mortgage-backed securities	10.08	12.93	39	13.63	13.46	53	13.33	14.14	50	12.80	11.75	54	10.48	11.44	46
Asset-backed securities	0.80	0.85	65	0.67	0.47	73	0.86	0.50	76	0	0.32	24	0	0.28	25
Other debt securities	0.10	0.51	44	0.13	0.51	43	0.13	0.53	42	0.04	0.42	39	0.03	0.39	40
Loans held-for-sale.....	0.22	0.30	66	1.01	0.50	80	0.55	0.55	70	0.10	0.52	30	0.35	0.39	60
Loans held for investment	81.17	63.03	90	75.39	58.34	89	77.99	58.06	90	79.28	61.72	91	78.35	63.50	89
Real estate loans secured by 1–4 family	4.74	12.79	18	3.87	11.57	17	3.85	11.46	17	3.86	11.91	19	6.09	13.29	24
Revolving	0.02	1.52	12	0.01	1.44	9	0.01	1.42	9	0.01	1.66	9	0.03	2.07	14
Closed-end, secured by first liens	4.71	10.86	24	3.85	9.73	23	3.82	9.67	23	3.85	9.81	23	6.04	10.69	28
Closed-end, secured by junior liens	0.01	0.19	16	0.01	0.19	14	0.01	0.17	15	0.01	0.22	12	0.02	0.28	15
Commercial real estate loans	49.47	24.89	90	49.98	22.35	95	50.52	22.69	94	50.45	22.22	95	54.88	22.23	98
Construction and land development	1.15	3.92	24	1.43	3.40	27	1.28	3.34	25	1.81	3.40	34	1.99	3.44	41
Multifamily	5.84	3.87	77	3.31	3.32	62	3.76	3.57	64	2.36	3.12	44	2.37	3.01	46
Nonfarm nonresidential	42.48	15.73	99	45.24	14.65	99	45.48	14.57	99	46.28	14.72	99	50.52	14.69	99
Real estate loans secured by farmland	0.01	0.34	28	0.01	0.35	27	0.01	0.30	29	0.01	0.33	27	0.01	0.36	29

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	66.61	62.29	50	70.51	60.51	63	69.22	61.05	57	68.42	57.15	68	77.48	57.46	80
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	5.83	20.65	11	5.07	20	9	4.90	19.86	10	4.87	19.43	11	7.74	20.75	15
Real estate loans secured by 1–4 family.....	0.03	2.39	9	0.02	2.47	6	0.02	2.43	8	0.01	2.64	8	0.04	3.15	11
Revolving	5.80	18.01	14	5.05	17.35	12	4.88	17.24	13	4.86	16.59	13	7.69	17.39	19
Closed-end.....	60.78	38.12	87	65.43	37.13	93	64.32	37.86	90	63.55	34.63	94	69.73	33.52	96
Commercial real estate loans	1.41	6.10	18	1.88	5.69	19	1.63	5.65	19	2.28	5.26	27	2.53	5.09	33
Construction and land development.....	0.04	1.40	17	0.04	1.19	15	0.05	1.18	17	0.09	0.93	20	0.20	0.94	32
1–4 family.....	1.37	4.62	21	1.83	4.46	23	1.58	4.40	22	2.19	4.19	31	2.33	4.02	34
Other.....	7.17	5.86	69	4.33	5.41	51	4.79	5.78	53	2.97	4.96	37	3.01	4.69	41
Multifamily.....	52.19	24.30	96	59.22	24.45	98	57.90	24.56	98	58.29	22.93	99	64.19	22.15	99
Nonfarm nonresidential	19.58	8.11	96	22.38	8.31	97	21.90	8.29	96	20.58	7.68	96	22.41	7.72	96
Owner-occupied.....	32.61	15.95	93	36.84	15.83	97	36	15.94	97	37.72	14.95	99	41.79	14.34	99
Other.....	0.01	0.55	26	0.01	0.61	26	0.01	0.54	27	0.01	0.54	26	0.01	0.55	28
Real estate loans secured by farmland.....	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Loans to depository institutions and acceptances of other banks.....	29.79	18.37	84	24.02	19.45	66	25.29	18.86	74	23.28	22.17	59	18.59	19.53	52
Commercial and industrial loans	0.20	6.24	14	0.25	6.58	13	0.24	6.24	14	0.31	6.13	14	0.32	7.13	11
Loans to individuals	0.02	0.53	53	0.03	0.51	57	0.03	0.53	54	0.04	0.65	56	0.07	0.81	53
Credit card loans	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	11	0	0.37	11
Agricultural loans.....	3.40	8.16	33	5.22	8.42	51	5.24	8.75	49	7.98	9.09	59	3.62	9.85	33
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	515.82	411.16	69	521.62	383.43	78	518.50	391.81	73	500.50	381.27	75	546.86	391.26	75
Real estate loans secured by 1–4 family.....	45.11	133.66	15	37.49	124.74	13	36.67	126.06	14	35.60	125.03	14	54.60	138.18	20
Revolving	0.21	15.46	11	0.13	15.53	7	0.14	15.44	10	0.05	17.42	8	0.29	21.26	12
Closed-end.....	44.90	116.59	19	37.36	107.54	19	36.53	108.85	19	35.55	106.14	17	54.31	115.20	25
Commercial real estate loans	470.64	254.65	90	484.05	238.58	93	481.74	245.88	91	464.82	234.65	92	492.17	229.44	95
Construction and land development.....	10.94	39.81	23	13.89	36.07	25	12.18	35.95	23	16.65	35.62	31	17.87	34.95	37
1–4 family.....	0.33	9.02	18	0.33	7.44	16	0.34	7.42	20	0.66	6.34	25	1.39	6.61	33
Other.....	10.61	30.27	25	13.57	28.34	29	11.84	28.11	25	15.98	28.16	34	16.48	27.32	38
Multifamily.....	55.55	40.47	78	32.01	35.29	62	35.86	38.66	60	21.76	32.74	39	21.22	31.04	45
Nonfarm nonresidential	404.15	161.09	98	438.15	156.30	99	433.70	158.05	99	426.41	155.06	99	453.08	152.10	99
Owner-occupied.....	151.64	53.43	98	165.58	52.63	98	164.07	52.99	98	150.52	52.37	97	158.14	53.07	97
Other.....	252.50	105.96	93	272.57	100.99	98	269.63	102.54	98	275.89	100.54	99	294.94	97.41	99
Real estate loans secured by farmland.....	0.07	3.36	28	0.08	3.67	26	0.08	3.22	28	0.08	3.44	26	0.09	3.60	27
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	230.66	115.08	90	177.72	116.17	81	189.45	114.45	82	170.32	139.91	64	131.19	122.02	54
Loans to individuals	1.52	35.47	16	1.88	36.56	15	1.83	34.55	16	2.29	37.47	17	2.22	43.51	13
Credit card loans	0.17	2.79	53	0.23	2.58	57	0.22	2.77	55	0.27	3.30	57	0.47	4.34	54
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases.....	26.35	50.11	40	38.59	47.63	56	39.23	51.06	53	58.36	49.54	63	25.53	52.44	31
Supplemental															
Non-owner occupied CRE loans / Gross loans	42.27	30.74	72	43.80	29.25	83	43.50	30.07	80	43.39	27.32	87	47.61	26.45	92
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	327.35	205.31	83	324.02	187.63	88	325.84	195.33	86	317.39	183.76	89	336.06	178.57	90
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	478.99	262.15	90	489.60	244.92	93	489.91	252.85	92	467.91	240.85	92	494.20	236.10	95

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	1.46	6.75	14	4.03	12.31	12	2.40	11.47	6	2.56	11.17	9	4.17	7.63	46
Percent of Total Assets															
Short-term investments	11.93	23.63	18	17.56	29.12	22	15.43	29.03	19	15.39	26.22	20	15.32	22.44	33
Liquid assets	11.89	20.98	17	15.15	20.37	30	15.05	21.63	29	13.52	17.85	32	11.09	16.99	21
Investment securities	80.55	63.09	91	75.63	58.81	87	77.76	58.67	89	78.18	61.58	91	78.10	63.77	89
Net loans and leases	81.26	63.92	93	76.28	59.61	88	78.47	59.49	88	78.82	62.48	91	78.82	64.84	89
Core deposits	65.46	74.28	18	73.87	75.52	30	71.19	75.71	22	66.31	70.67	24	58.67	63.09	26
Noncore funding	21.40	12.30	80	11.89	10.15	71	14.56	10.30	75	18.94	14.13	74	25.66	19.36	72
Time deposits of \$250K or more	7.61	1.67	96	8.65	1.67	98	8.36	1.58	98	10.84	2.11	97	11.85	2.94	96
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.24	12	0	1.19	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.58	28	0	0.54	30	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	5.62	2.18	85	0.56	0.88	57	1.68	1	70	0.88	1.24	55	2.22	3.01	45
Earning assets that reprice within 1 year	37.14	35.71	52	34.31	38.80	39	32.12	37.37	35	36.36	39.38	39	35.55	39.29	35
Interest-bearing liabilities that reprice within 1 year	19.77	6.79	90	16.03	6.64	87	15.48	6.39	87	22.97	8.20	89	32.59	10.19	94
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	17.37	27.35	26	18.28	30.83	21	16.64	29.65	20	13.39	29.11	14	2.96	26.63	7
Other Liquidity and Funding Ratios															
Net noncore funding dependence	21.77	5.89	89	8.74	-3.31	84	13.27	-2.33	87	18	3.20	85	24.21	14.45	79
Net short-term noncore funding dependence	21.75	0.87	95	7.95	-9.17	92	13.10	-7.71	96	17.16	-4.76	94	21.53	3.38	92
Short-term investment / Short-term noncore funding	6.83	112.63	3	36.05	304.29	6	16.64	273.46	3	14.09	184.19	4	17.92	77.77	23
Liquid assets - short-term noncore funding / Nonliquid assets	-10.73	24.05	7	7.74	36.72	14	1.21	36.68	10	-3.29	28.18	9	-9.41	16.97	7
Net loans and leases / Total deposits	99.15	79.04	87	89.36	73.05	85	92.49	72.79	87	93.30	79.43	85	97.68	90.31	74
Net loans and leases / Core deposits	123.06	86.19	91	102.38	78.83	86	109.23	78.25	89	117.90	88.34	87	133.12	103.93	86
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.67	-10.05	85		0.50			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-17.62	-19.27	50	0.18	1.06	33	-1.10	-0.25	26	2.77	4.31	30	0.73	1.36	39
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	11.95	26.09	32	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	87.86	71.92	69	99	84.59	69	99	83.77	70	98.81	87.23	66	98.73	85.40	68
U.S. Treasury securities	0.17	9.62	21	0	6.01	12	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0.17	4.10	27	0	4.24	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	7.16	8.02	59	3.78	8.38	46	3.91	8.22	46	3.86	9.83	43	4.03	7.75	50
Mortgage-backed securities	84.77	62.34	86	89.98	66.09	82	88.56	66.54	83	94.68	66.64	88	94.45	67.43	92
Asset-backed securities	6.71	4.33	70	4.40	2.45	72	5.70	2.50	78	0	1.91	24	0	1.66	24
Other debt securities	0.82	3.02	44	0.84	3.01	44	0.83	3.08	43	0.27	3.01	41	0.24	2.94	41
Mutual funds and equity securities	0.19	0.27	57	1	0.29	86	1	0.29	87	1.19	0.35	87	1.27	0.40	85
Debt securities 1 year or less	7.20	9.28	57	6.62	8.18	51	7.47	7.78	61	6.13	10.55	39	5.12	11.86	33
Debt securities 1 to 5 years	28.17	20.14	70	35.11	17.39	83	35.02	18.25	83	25.58	17.03	69	45.25	17.94	88
Debt securities over 5 years	64.44	68.28	39	57.26	72.07	24	56.52	71.11	23	67.10	69.86	40	48.36	66.02	30
Pledged securities	16.28	31.26	27	14.60	33.37	26	13.45	32.26	26	16.26	35.67	27	19.61	30.57	40
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-61.13	-40.81	31	3.41	64.27	21	-2.12	27.98	32	-32.97	183.32	2	107.60	26.69	84
Investment securities	-15.86	11.76	7	29.42	32.48	52	16.42	31.36	38	33.09	23.62	70	-7.04	11.75	9
Core deposits	-4.99	4.57	15	19.22	16.96	66	12.27	16.94	39	23.41	26.88	46	4.33	11.23	27
Noncore funding	93.04	36.20	82	-33.48	-21.64	32	-19.60	-14.79	38	-19.41	-12.18	42	-3.51	6.59	35

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,356,827	2,137,178	1,864,946
Commit: Secured commercial real estate loans	340,533	310,370	318,625	250,476	290,467
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	108,615	106,912	101,651
Securities underwriting	135,057	117,132	126,137	108,834	113,719
Standby letters of credit	26,936	55,897	56,333	40,508	37,627
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	127,395	110,888	123,927	112,313	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	127,395	110,888	123,927	112,313	0
Derivative Contracts					
Interest rate futures and forward contracts	1,500	27,087	31,697	0	0
Written options contracts (interest rate)	292,688	22,929	17,425	43,774	10,540
Purchased options contracts (interest rate)	291,000	0	0	0	0
Interest rate swaps	2,001,923	1,204,409	1,277,369	1,107,857	840,432
Futures and forward foreign exchange	6,304	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					13.17	22.78	17	12.49	22.01	15	11.90	23.52	12		
Standby letters of credit	0.71	0.66	64	0.66	63	0.71	0.65	64	0.64	0.71	62	0.73	0.84	56	
Commercial and similar letters of credit	0.14	0.02	94	0.31	0.02	96	0.31	0.02	96	0.24	0.02	96	0.24	0.02	98
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.67	0.27	79	0.62	0.24	78	0.69	0.24	82	0.66	0.35	77	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.67	0.19	84	0.62	0.13	84	0.69	0.13	87	0.66	0.30	84	0	0.45	34
Derivative contracts	13.59	44.74	44	7.05	47.31	24	7.41	46.30	29	6.73	48.62	18	5.43	68.47	19
Interest rate contracts	13.56	32.78	46	7.05	35.15	25	7.41	32.46	30	6.73	34.36	20	5.43	47.31	20
Interest rate futures and forward contracts	0.01	3.53	32	0.15	4.39	41	0.18	3.25	44	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	1.53	1.49	78	0.13	1.69	30	0.10	1.41	27	0.26	2.18	31	0.07	2.47	25
Purchased options contracts (interest rate)	1.52	1.57	75	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	10.49	23.04	45	6.77	20.27	34	7.14	20.49	36	6.48	20.83	27	5.36	28.86	23
Foreign exchange contracts	0.03	6.65	60	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0.03	4.26	63	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					17.66	44.98	9	16.83	42.82	8	15.54	45.53	8		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,593,415	1,254,425	1,326,491	1,151,631	850,972
Interest rate contracts	2,587,111	1,254,425	1,326,491	1,151,631	850,972
Foreign exchange contracts.....	6,304	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	7,804	27,087	31,697	0	0
Written options	292,688	22,929	17,425	43,774	10,540
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	292,688	22,929	17,425	43,774	10,540
Purchased options	291,000	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	291,000	0	0	0	0
Swaps	2,001,923	1,204,409	1,277,369	1,107,857	840,432
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,593,415	1,254,425	1,326,491	1,151,631	850,972
Interest rate contracts	2,587,111	1,254,425	1,326,491	1,151,631	850,972
Foreign exchange contracts.....	6,304	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,504,015	1,376,185	1,475,224	1,282,483	840,432
One year or less	10,850	11,522	11,426	7,263	9,682
Over 1 year to 5 years	1,508,442	569,530	627,932	519,080	146,781
Over 5 years	984,723	795,133	835,866	756,140	683,969
Gross negative fair value (absolute value)	75,190	21,258	18,039	35,377	10,370
Gross positive fair value.....	102,695	22,117	19,977	35,331	10,448
Held for trading.....	0	0	0	0	0
Non-traded.....	102,695	22,117	19,977	35,331	10,448
Current credit exposure on risk-based capital derivative contracts	102,654	21,763	19,731	34,606	10,354
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.76	93.95	45	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0.24	3.10	58	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0.30	9.12	27	2.16	12.59	38	2.39	11.16	39	0	14.05	7	0	13.49	6
Written options	11.29	5.29	79	1.83	7.18	35	1.31	6.28	32	3.80	8.18	42	1.24	5.91	30
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	11.29	4.93	82	1.83	6.91	37	1.31	5.96	34	3.80	7.73	46	1.24	5.10	32
Purchased options	11.22	4.14	83	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	11.22	3.58	84	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	77.19	77.96	38	96.01	71.71	77	96.30	74.26	75	96.20	68.76	81	98.76	69.75	87
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	99.76	57.96	68	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0.24	0.39	77	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	96.55	93.16	40	109.71	91.91	93	111.21	92.53	92	111.36	91.48	92	98.76	93.86	60
One year or less	0.42	37.29	9	0.92	27.90	12	0.86	27.56	12	0.63	32.05	8	1.14	32.17	7
Over 1 year to 5 years	58.16	22.61	93	45.40	29.78	74	47.34	27.01	77	45.07	27.06	77	17.25	30.45	37
Over 5 years	37.97	26.09	69	63.39	29.19	83	63.01	29.89	82	65.66	29.56	84	80.38	28.09	95
Gross negative fair value (absolute value)	2.90	2.48	61	1.69	1.18	70	1.36	0.98	71	3.07	1.55	78	1.22	0.83	72
Gross positive fair value	3.96	2.55	74	1.76	1.59	60	1.51	1.34	63	3.07	2.23	69	1.23	1.19	56
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.10	45	0.01	0.05	40	0.01	0.04	40	0.02	0.07	41	0.01	0.06	30
Gross positive fair value (X)	0.06	0.10	58	0.01	0.06	28	0.01	0.05	29	0.02	0.09	26	0.01	0.07	25
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.06	0.02	83	0.01	0.01	67	0.01	0.01	68	0.02	0.02	70	0.01	0.01	64
Current credit exposure (X)	0.06	0.06	71	0.01	0.05	38	0.01	0.04	36	0.02	0.06	33	0.01	0.05	31
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.60	0.70	68	0.15	0.59	34	0.13	0.46	34	0.24	0.85	32	0.08	0.73	31

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	140,550	206,741	206,741	94,144	92,557
Gross losses	2,766	60,897	62,236	16,026	8,109
Write-downs, transfers to loans held-for-sale	1,015	0	11,374	0	0
Recoveries	21,376	4,630	8,245	7,423	3,737
Net losses	-18,610	56,267	53,991	8,603	4,372
Provision for loan and lease losses	1,400	-13,700	-12,200	95,000	7,300
Adjustments	0	0	0	26,200	-1,341
Ending balance	160,560	136,774	140,550	206,741	94,144
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.01	0.09	22	-0.11	-0.12	45	-0.07	-0.09	50	0.58	0.51	60	0.05	0.15	22
Provision for loan and lease losses / Average loans and leases	0.01	0.16	21	-0.14	-0.21	51	-0.09	-0.16	58	0.75	0.82	51	0.06	0.24	19
Provision for loan and lease losses / Net loan and lease losses	-7.52	151.30	27	-24.35	-65.12	58	-22.60	-105.48	59	1,104.27	487.86	86	166.97	130.58	76
Allowance for loan and lease losses / Total loans and leases not held for sale	1.04	1.17	37	1.02	1.32	25	1.01	1.23	29	1.52	1.58	52	0.77	0.83	45
Allowance for loan and lease losses / Total loans and leases	1.03	1.15	39	1.01	1.30	26	1	1.20	32	1.52	1.55	54	0.76	0.81	47
Allowance for loan and lease losses / Net loans and leases losses (X)	38.64			1.82	17.40	1	2.60	21.39	2	24.03	11.58	84	21.53	8.03	86
Allowance for loan and lease losses / Nonaccrual assets	215.70	428.13	27	182.52	330.05	25	189.51	364.13	26	184.98	299.17	32	113.80	218.72	29
ALLL / 90+ days past due + nonaccrual loans and leases	201.35	320.87	36	172.03	271.93	33	184.21	287.08	33	183.97	244.34	41	91.02	151.73	31
Gross loan and lease losses / Average loans and leases	0.03	0.16	18	0.61	0.20	92	0.47	0.19	91	0.13	0.34	26	0.07	0.28	18
Recoveries / Average loans and leases	0.20	0.07	90	0.05	0.08	36	0.06	0.08	44	0.06	0.07	49	0.03	0.08	26
Net losses / Average loans and leases	-0.17	0.09	0	0.56	0.12	94	0.40	0.11	93	0.07	0.27	23	0.04	0.21	18
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	96	0	0	44	0.09	0	99	0	0	44	0	0	40
Recoveries / Prior year-end losses	34.35	34.26	59	28.89	25.09	66	51.45	34.67	76	91.54	33.98	94	34.36	36.22	56
Earnings coverage of net loan and lease losses (X)	-12.23	36.38	18	3.39	26.30	16	4.87	39.72	15	27.58	22.91	70	53.44	24.40	85
Net Loan and Lease Losses By Type															
Real estate loans	-0.22	-0.01	0	0.76	0.02	99	0.54	0.02	99	0.07	0.04	72	0	0.01	32
Real estate loans secured by 1–4 family	-0.03	-0.02	26	0.15	-0.01	96	0.09	-0.02	94	0	0.01	37	0.01	0.01	56
Revolving	-0.29	-0.06	11	-7.83	-0.07	1	-9.86	-0.07	1	-1.38	0.01	2	-0.02	0.02	22
Closed-end	-0.03	-0.01	21	0.18	-0.01	96	0.13	-0.01	96	0	0	42	0.01	0	60
Commercial real estate loans	-0.24	0	1	0.81	0.04	99	0.57	0.04	99	0.08	0.07	65	0	0.01	25
Construction and land development	-2.36	-0.02	0	4.24	0.01	98	3.41	0	99	0.83	0	98	0	-0.01	60
1–4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	-2.36	-0.01	0	4.24	0.01	98	3.41	0	99	0.83	0	99	0	-0.01	61
Multifamily	0	0	85	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	-0.21	0	0	0.76	0.05	99	0.54	0.05	98	0.05	0.11	51	0	0.02	23
Owner-occupied	0	0	39	0.02	0.01	82	0.01	0.01	79	0.02	0.02	70	0.01	0.01	71
Other	-0.21	0.01	0	0.74	0.04	99	0.53	0.04	98	0.03	0.08	56	-0.01	0.01	8
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.05	0.11	10	0.05	0.19	35	0.04	0.17	28	0.02	0.47	9	0.15	0.37	29
Loans to individuals	0.86	0.76	65	0.84	0.72	64	0.81	0.71	62	2.79	1.13	86	2.85	1.17	87
Credit card loans	7.50	1.94	97	6.77	2.27	93	6.71	1.84	94	22.97	2.92	98	13.59	3.11	97
Agricultural loans	0	0.02		0.02			0.02			0.19			0.08		
Loans to foreign governments and institutions	0	0.05		0			0			0			0		
Other loans and leases	0	0.13	30	0	0.09	34	0	0.10	32	0	0.15	25	0	0.15	22

BHC Name

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Peer #

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases.....	18,025	19,762	40,068	28,171	15,177
90+ days past due loans and leases	5,306	4,567	2,131	614	20,706
Nonaccrual loans and leases.....	74,436	74,938	74,166	111,765	82,728
Total past due and nonaccrual loans and leases.....	97,767	99,267	116,365	140,550	118,611
Restructured 30–89 days past due	2,887	2,589	0	0	13
Restructured 90+ days past due	13	25	0	498	21
Restructured nonaccrual	27,936	14,939	13,096	14,255	11,017
Total restructured loans and leases	30,836	17,553	13,096	14,753	11,051
30–89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale.....	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale.....	0	0	0	0	0
Restructured loans and leases in compliance	22,461	36,705	52,239	36,797	35,547
Other real estate owned.....	1,480	15,213	2,597	20,121	24,091
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual.....	0	0	0	0	0
Total other assets past due and nonaccrual.....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.12	0.33	29	0.15	0.29	31	0.29	0.32	57	0.21	0.39	29	0.12	0.43	14
90+ days past due loans and leases	0.03	0.10	51	0.03	0.09	54	0.02	0.10	41	0	0.12	27	0.17	0.15	70
Nonaccrual loans and leases.....	0.48	0.37	71	0.55	0.54	59	0.53	0.46	65	0.82	0.66	71	0.67	0.51	70
90+ days past due and nonaccrual loans and leases.....	0.51	0.52	60	0.58	0.68	50	0.54	0.62	48	0.83	0.85	57	0.84	0.71	65
30–89 days past due restructured.....	0.02	0.01	80	0.02	0.01	81	0	0.01	21	0	0.01	16	0	0.01	27
90+ days past due restructured	0	0.01	66	0	0	64	0	0	30	0	0.01	76	0	0.01	61
Nonaccrual restructured.....	0.18	0.09	81	0.11	0.12	52	0.09	0.10	54	0.10	0.13	51	0.09	0.14	44
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.12	0.33	28	0.15	0.29	31	0.29	0.32	57	0.21	0.40	29	0.12	0.43	14
90+ days past due assets	0.03	0.10	50	0.03	0.09	53	0.02	0.10	40	0	0.12	26	0.17	0.15	70
Nonaccrual assets	0.48	0.37	70	0.55	0.55	59	0.53	0.47	65	0.82	0.67	70	0.67	0.53	70
30+ days past due and nonaccrual assets	0.63	0.89	46	0.73	1	40	0.83	0.97	51	1.03	1.29	48	0.96	1.19	52
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.42	0.33	72	0.45	0.40	68	0.43	0.36	69	0.66	0.52	74	0.66	0.44	80
90+ days past due and nonaccrual assets + other real estate owned	0.43	0.35	71	0.53	0.42	73	0.44	0.37	68	0.77	0.55	81	0.81	0.48	84
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.53	0.38	72	0.73	0.48	81	0.72	0.41	83	0.99	0.60	86	0.91	0.53	87
Allowance for loan and lease losses	63.08	55.46	66	94.66	67.85	78	91.78	62.64	79	81.83	66.66	74	151.26	115.41	74
Equity capital + allowance for loan and lease losses	4.74	3.63	70	5.86	4.12	77	5.78	3.60	80	7.48	4.97	82	6.68	4.28	78
Tier 1 capital + allowance for loan and lease losses	5	3.90	72	6.96	4.89	78	6.79	4.30	78	9.02	6.05	78	8.15	5.65	76
Loans and leases + other real estate owned	0.65	0.61	64	0.95	0.82	64	0.92	0.71	68	1.24	0.97	75	1.15	0.85	76

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30-89 days past due		0.11	0.23	37	0.11	0.25	32	0.38	0.26	75	0.26	0.39	42	0.14	0.38	19
	90+ days past due		0.04	0.11	67	0.04	0.12	60	0.01	0.12	45	0.01	0.16	39	0.16	0.16	73
	Nonaccrual.....		0.63	0.41	78	0.62	0.60	62	0.62	0.52	69	0.99	0.76	72	0.68	0.46	74
Commercial and industrial	30-89 days past due		0.13	0.29	33	0.29	0.24	67	0.09	0.24	24	0.11	0.23	35	0.07	0.31	17
	90+ days past due		0.01	0.06	47	0.02	0.02	68	0.04	0.04	71	0	0.03	16	0.19	0.05	90
	Nonaccrual.....		0.19	0.47	27	0.47	0.65	45	0.40	0.57	44	0.61	0.75	45	0.74	0.83	54
Individuals	30-89 days past due		0.89	0.83	64	0.12	0.60	22	0.19	0.63	24	1.92	0.83	92	0.77	0.83	46
	90+ days past due		0.89	0.10	95	0.24	0.08	81	0.08	0.09	65	0.32	0.14	80	1.54	0.17	95
	Nonaccrual.....		0	0.17	10	0	0.17	9	0	0.17	11	0	0.28	9	0.04	0.17	35
Depository institution loans	30-89 days past due			0			0.03			0.01			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30-89 days past due			0.09			0.11			0.07			0.17			0.24	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.27			0.51			0.70			0.49			0.67	
Foreign governments	30-89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30-89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0.08	0.13	56

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.23	0.39	42	0	0.36	2	2.43	0.46	95	1.25	0.65	84	0.49	0.67	45
	90+ days past due	0	0.22	20	0.06	0.25	56	0.06	0.24	61	0	0.33	16	0.04	0.31	49
	Nonaccrual	1	0.58	80	0.25	0.76	20	0.56	0.71	45	0.59	0.89	37	0.29	0.73	18
Revolving	30–89 days past due	1.18	0.31	96	0	0.33	6	0	0.28	9	0	0.48	5	0	0.45	5
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	6.74	0.05	99
	Nonaccrual	5.86	0.86	94	0	1.05	6	9.34	1.18	94	36.41	1.13	99	0	1	5
Closed-end	30–89 days past due	0.22	0.41	43	0	0.36	2	2.44	0.49	93	1.25	0.65	84	0.49	0.70	42
	90+ days past due	0	0.25	21	0.06	0.27	59	0.06	0.26	61	0	0.38	17	0	0.35	16
Junior lien	Nonaccrual	0.98	0.57	81	0.25	0.71	20	0.52	0.67	47	0.54	0.87	36	0.29	0.70	21
	30–89 days past due	0	0.01	15	0	0.01	13	0	0.01	30	0	0.02	10	0	0.02	9
	90+ days past due	0	0	38	0	0	34	0.06	0	98	0	0	32	0	0	29
	Nonaccrual	0.01	0.02	51	0.02	0.04	41	0.02	0.03	47	0.02	0.04	34	0.02	0.04	37
Commercial real estate	30–89 days past due	0.10	0.13	58	0.12	0.16	53	0.22	0.15	74	0.18	0.26	53	0.10	0.18	38
	90+ days past due	0.05	0.01	85	0.04	0.01	84	0	0.01	64	0.01	0.02	61	0.18	0.03	92
	Nonaccrual	0.60	0.29	84	0.65	0.48	70	0.62	0.38	75	1.03	0.62	74	0.73	0.23	92
Construction and development	30–89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	1.23	0.02	99
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	6.06	0.41	96	3.26	0.20	96
1–4 family	30–89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
Other	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0	0.02	30
	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	1.23	0.01	99
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	6.06	0.35	96	3.26	0.17	96
Multifamily	30–89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0.36	0.09	87	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0.08	0	93
	Nonaccrual	0.03	0.06	66	0.37	0.13	83	0.32	0.17	79	0.21	0.11	79	0	0.05	21
Nonfarm non-residential	30–89 days past due	0.12	0.10	63	0.13	0.12	60	0.25	0.13	79	0.18	0.23	57	0.11	0.14	48
	90+ days past due	0.06	0.01	86	0.04	0.01	84	0	0.01	68	0.01	0.02	65	0.14	0.03	86
	Nonaccrual	0.69	0.36	82	0.69	0.58	67	0.66	0.45	71	0.87	0.80	60	0.66	0.28	85
Owner Occupied	30–89 days past due	0.04	0.04	58	0.05	0.04	68	0.08	0.04	77	0.06	0.07	54	0.04	0.07	42
	90+ days past due	0	0	36	0	0	35	0	0	37	0.01	0	76	0.04	0.01	81
	Nonaccrual	0.13	0.12	62	0.24	0.20	58	0.21	0.17	62	0.36	0.27	64	0.35	0.16	79
Other	30–89 days past due	0.08	0.05	72	0.07	0.07	67	0.17	0.08	83	0.12	0.14	63	0.07	0.07	61
	90+ days past due	0.06	0	92	0.04	0.01	87	0	0	79	0	0.01	33	0.10	0.01	94
	Nonaccrual	0.56	0.21	86	0.45	0.31	70	0.46	0.23	79	0.51	0.44	64	0.32	0.10	88
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	7.72	1.22	95	1.01	0.79	67	1.57	0.81	88	0.75	0.95	30	3.61	1.19	94
	90+ days past due	7.72	0.50	98	1.92	0.40	95	0.68	0.45	62	2.67	0.63	98	7.33	0.78	98
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,163,522	1,173,089	1,171,835	1,235,053	1,264,382										
Retained earnings	1,066,520	920,701	956,271	804,813	762,480										
Accumulated other comprehensive income (AOCI)	-236,535	3,543	-11,412	32,753	9,149										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,993,507	2,097,333	2,116,694	2,072,619	2,036,011										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	469,198	470,778	470,352	471,358	473,165										
Accumulated other comprehensive income-related adjustments	-236,535	3,543	-11,412	32,753	9,149										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,760,844	1,623,012	1,657,754	1,568,508	1,553,697										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,760,844	1,623,012	1,657,754	1,568,508	1,553,697										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	102,357	101,156	101,452	100,277	99,134										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	102,357	101,156	101,452	100,277	99,134										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	102,357	101,156	101,452	100,277	99,134										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	137,453	106,434	108,761	177,444	94,780										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	137,453	106,434	108,761	177,444	94,780										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	137,453	106,434	108,761	177,444	94,780										
Exited advanced approach tier 2 capital															
Total capital	2,000,654	1,830,602	1,867,967	1,846,229	1,747,611										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	18,654,216	17,742,389	17,865,234	16,800,431	15,207,341										
Less: Deductions from common equity tier 1 capital	469,198	470,778	470,352	471,358	473,165										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	18,185,018	17,271,611	17,394,882	16,329,073	14,734,176										
Total risk-weighted assets	17,065,355	14,737,809	15,036,293	14,341,456	13,208,299										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	10.32	11.77	31	11.01	12.59	25	11.03	12.37	29	10.94	12.35	31	11.76	12.11	48
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	10.92	12.48	26	11.70	13.31	22	11.70	13.11	29	11.64	13.08	27	12.51	12.78	53
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	11.72	14.27	8	12.42	15.21	6	12.42	14.91	9	12.87	15.23	12	13.23	14.36	36
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	10.25	9.22	78	9.98	9.07	76	10.11	8.98	76	10.22	9.13	82	11.22	9.76	80
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		2			2			2			1			3	0.00	-60.00	
Other insurance activities income		2			2			2			1			3	0.00	-60.00	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		76,645			76,616			76,940			76,628			76,205	0.04	3.03	

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	24	0	0.38	24	0	0.36	24	0	0.41	23	0	0.47	22			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.79	12.02	21	4.12	11.72	22	4.05	12	20	4.09	11.03	27	4.36	11.51	26			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34		

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019				
Foreign Activities												
Total foreign loans and leases	0		0		0		0		0			
Real estate loans.....	0		0		0		0		0			
Commercial and industrial loans	0		0		0		0		0			
Loans to depository institutions and other banks acceptances	0		0		0		0		0			
Loans to foreign governments and institutions	0		0		0		0		0			
Loans to individuals	0		0		0		0		0			
Agricultural loans.....	0		0		0		0		0			
Other foreign loans.....	0		0		0		0		0			
Lease financing receivables.....	0		0		0		0		0			
Debt securities	0		0		0		0		0			
Interest-bearing bank balances	0		0		0		0		0			
Total selected foreign assets	0		0		0		0		0			
Total foreign deposits	0		0		0		0		0			
Interest-bearing deposits	0		0		0		0		0			
Non-interest-bearing deposits.....	0		0		0		0		0			
Analysis Ratios												
Yield: Foreign loans		0.84		0.63		0.66		0.87		0	1.25	31
Cost: Interest-bearing deposits.....		0.52		0.12		0.14		0.42				1.19
Net Losses as a Percent of Foreign Loans by Type												
Real estate loans		0.26		0.18		0.20		5.18				27.03
Commercial and industrial loans		0.13		0.86		0.79		0.64				0.29
Foreign governments and institutions		0.05		0		0		0				0
Growth Rates												
Net loans and leases.....		20.31		-0.16		6.83		-2.40				22.48
Total selected assets.....		21.10		3.36		9.48		2.04				12.40
Deposits		-2.72		10.74		0.73		3.46				10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	5.60	7.85	6.81	12.95	20.52	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		110,000	108,000	128,000	96,000	120,000	1.85	111.54
Dividends		110,000	108,000	128,000	96,000	120,000	1.85	111.54
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		110,000	108,000	128,000	96,000	120,000	1.85	111.54
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	0	0		
Total operating income		110,000	108,000	128,000	96,000	120,000	1.85	111.54
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		3,967	3,967	5,289	9,458	9,264	0.00	
Other expenses		9,558	7,156	9,531	10,005	11,125	33.57	11.15
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		13,525	11,123	14,820	19,463	20,389	21.59	57.29
Income (loss) before taxes		96,475	96,877	113,180	76,537	99,786	-0.41	122.29
Applicable income taxes (credit)		-3,814	-3,047	-4,366	-5,197	-5,539		
Extraordinary items								
Income before undistributed income of subsidiaries		100,289	99,924	117,546	81,734	105,325	0.37	113.24
Equity in undistributed income of subsidiaries		66,286	53,025	87,025	29,782	65,714	25.01	-10.94
Bank subsidiaries		66,286	53,025	87,025	29,782	65,714	25.01	-10.94
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		166,575	152,949	204,571	111,516	171,039	8.91	37.14
Memoranda								
Bank net income		176,286	161,025	215,025	125,782	185,714	9.48	39.43
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	2,229,669	96.89	2,362,519	98.54	2,383,098	98.66	2,335,336	2,294,175	-5.62	10.89	
Common and preferred stock	2,229,669	96.89	2,362,519	98.54	2,383,098	98.66	2,335,336	2,294,175	-5.62	10.89	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	3,901	0.17	3,901	0.16	3,901	0.16	3,901	3,901	0.00	0.00	
Common and preferred stock	3,901	0.17	3,901	0.16	3,901	0.16	3,901	3,901	0.00	0.00	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	60,155	2.61	23,846	0.99	21,006	0.87	20,170	38,981	152.26	342.06	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	7,423	0.32	7,240	0.30	7,481	0.31	5,878	5,954	2.53	1.13	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	2,301,148	100.00	2,397,506	100.00	2,415,486	100.00	2,365,285	2,343,011	-4.02	13.05	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	216,913	9.43	215,974	9.01	216,209	8.95	204,565	199,458	0.43		
Other liabilities	2,252	0.10	2,077	0.09	940	0.04	2,796	4,507	8.43	293.02	
Balance due to subsidiaries and related institutions	106,258	4.62	105,057	4.38	105,354	4.36	104,178	103,035	1.14	5.63	
Total liabilities	325,423	14.14	323,108	13.48	322,503	13.35	311,539	307,000	0.72	221.68	
Equity Capital	1,975,725	85.86	2,074,398	86.52	2,092,983	86.65	2,053,746	2,036,011	-4.76	2.13	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	137	0.01	136	0.01	136	0.01	136	136	0.74	1.48	
Common surplus	1,428,052	62.06	1,420,151	59.23	1,421,698	58.86	1,434,917	1,428,066	0.56	1.74	
Retained earnings	1,048,738	45.57	897,766	37.45	932,561	38.61	785,940	762,480	16.82	93.88	
Accumulated other comprehensive income	-236,535	-10.28	3,543	0.15	-11,412	-0.47	32,753	9,149			
Other equity capital components	-264,667	-11.50	-247,198	-10.31	-250,000	-10.35	-200,000	-163,820			
Total liabilities and equity capital	2,301,148	100.00	2,397,506	100.00	2,415,486	100.00	2,365,285	2,343,011	-4.02	13.05	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	106,258	4.62	105,057	4.38	105,354	4.36	104,178	103,035	1.14	5.63	
Notes payable to subsidiaries that issued TPS	106,258	4.62	105,057	4.38	105,354	4.36	104,178	103,035	1.14	-15.67	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Profitability															
Net income / Average equity capital	10.85	11.02	55	9.86	12.52	29	9.88	11.94	32	5.49	7.29	28	8.63	9.68	34
Bank net income / Average equity investment in banks	10.25	11.60	40	9.12	12.35	24	9.11	11.80	27	5.44	7.45	25	8.24	10.51	23
Nonbank net income / Average equity investment in nonbanks	0	9.71	18	0	13.18	17	0	13.12	16	0	9.75	17	0	7.89	17
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11				7.01		8.55	
Bank net income / Parent net income	105.83	98.76	70	105.28	96.45	79	105.11	96.79	74	112.79	88.16	87	108.58	82.22	82
Nonbank net income / Parent net income	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	16.47	18.39	59	15.58	16.51	61	15.41	16.81	61	15.17	20.06	58	15.08	20.43	63
Total debt / Equity capital	10.98	12.61	55	10.41	11.37	59	10.33	11.71	57	9.96	14.41	54	9.80	14.31	58
Total debt + notes payable to subs that issued TPS / Equity capital	16.36	14.76	64	15.48	13.41	69	15.36	13.63	67	15.03	16.67	62	14.86	16.36	66
Total debt + Loans guaranteed for affiliate / Equity capital	10.98	12.68	54	10.41	11.46	58	10.33	11.77	57	9.96	14.68	53	9.80	14.56	57
Total debt / Equity capital – excess over fair value	10.98	12.75	55	10.41	11.47	58	10.33	11.81	57	9.96	14.52	54	9.80	14.51	58
Long-term debt / Equity capital	10.98	11.91	56	10.41	10.65	60	10.33	10.95	57	9.96	13.56	54	9.80	13.04	60
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	67.12	39.59	70	51.30	40.69	56	67.24	39.86	70	50.05	34.67	64	31.16	28.44	55
Double Leverage															
Equity investment in subs / Equity capital	113.05	104.01	84	114.08	103.15	91	114.05	103.22	89	113.90	102.81	91	112.87	103.22	89
Total investment in subs / Equity capital	113.05	109.29	75	114.08	108.29	82	114.05	108.40	80	113.90	110.16	79	112.87	111.07	76
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.16	0.39	81	1.43	0.27	90	1.44	0.29	89	2.56	0.47	93	1.53	0.36	91
Equity investment in subs – equity cap / Net income-div (X)	1.66	1.15	66	2.17	0.85	88	2.16	1.05	84	6.74	1.82	93	2.62	1.22	87
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	181.21	130.36	75	179.10	152.56	68	161.25	152.85	60	121.44	136.59	49	144.06	177.68	41
Cash from ops + noncash items + op expense / Op expense + dividend	184.01	118.32	76	181.01	155.61	68	161.06	154.48	61	119.82	147.24	43	143.45	190.27	36
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	164.41	105.80	80	108.56	94.59	66	103.70	98.54	57	86.06	134.08	18	135.49	116.34	69
Pretax operating income + interest expense / Interest expense	2,531.94	1,565.66	79	2,542.07	1,645.53	76	2,239.91	1,835.33	73	909.23	2,016.32	47	1,177.14	1,968.54	45
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,324.61	1,454.22	61	1,505.64	1,896.20	59	1,332.09	1,770.77	52	641.01	1,539.23	38	723.58	1,632.83	33
Dividends + interest from subsidiaries / Interest expense + dividends	202.34	150.57	75	193.53	174.48	68	173.08	174.12	60	122.08	150.43	45	149.64	210.80	35
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64				57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.78	3.60	51	1.16	3.29	40	1.09	3.44	43	1.06	3.85	39	1.87	2.64	52
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10				0.04
Nonaccrual		0.65			1.04			0.92			1.03				0.54
Total		0.95			1.64			1.09			1.13				0.58
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	50.25	70.90	33	51.88	69.90	40	58.42	66.37	48	84.64	81.10	61	67.34	57.84	67
Dividends declared / Net income	30.26	31.93	42	33.89	27.22	63	33.57	28.27	62	62.04	42.29	79	41.47	33.08	66
Net income – dividends / Average equity.....	7.57	7.51	54	6.52	9.25	30	6.56	8.62	34	2.08	4.14	24	5.05	6.46	28
Percent of Dividends Paid															
Dividends from bank subsidiaries	218.26	133.26	79	208.34	160.45	71	186.41	155.92	67	138.76	132.17	55	169.18	178.13	48
Dividends from nonbank subsidiaries	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	218.26	183.35	73	208.34	213.42	63	186.41	203.53	57	138.76	174.85	45	169.18	260.40	35
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	62.40	43.79	68	67.07	43.30	70	59.53	45.96	61	76.32	60.28	69	64.62	66.55	46
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	62.40	52.71	66	67.07	48.70	68	59.53	51.33	59	76.32	62.88	65	64.62	69.36	41
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	100	67.73	94	100	72.55	94	100	74.16	94	100	69.76	96	100	67.32	97
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	100	81.70	87	100	82.68	92	100	83.13	92	100	82.20	93	100	78.80	95
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	48.99	27.96	75	48.64	28.03	74	48.73	26.38	76	50.93	27.08	75	51.66	28.33	75